Renate Lebedeva
Team Lead SE

This conversation is just between @Renate Lebedeva and you. Check out their profile to learn more about them.

Zakaria Atiwi 3:40 PM
Hello Renate, FYI, Question 7 in the PKT has the incorrect information in Wiki. I used the Dunning Process routine and did not find monthly invoice as an option for the DE market...

Renate Lebedeva 3:51 PM
Hello, might be that the Dunning routine is not up to date, however in this case it is this routine: CS:Monthly Invoice (CS Routine)
If you ask Wiki: The Monthly Invoice is a Klarna product available in Sweden (SE) and Germany (DE). It allows consumers to settle their Klarna payments in one Monthly Invoice with a single due date at the end of the month. In Germany, the Monthly Invoice is only available for subscriptions, also known as tokenized payments, for some merchants like Wolt and Voi CS:Unauthorized Activity (CS 1st line Routine) CS:SCP (CS Routine)

Did you pass it?

Zakaria Atiwi 4:00 PM
Yes I got 9/10 because of this

Zakaria Atiwi 4:07 PM
https://wiki-vendors.klarna.net/wiki/CS:Dunning_Process_for_Customer_Service

✅ 1

Renate Lebedeva 9:54 PM
Ville bara säga - riktigt bra jobbat efter du har kommit tillbaka från semester! Även den senaste audit - snyggt 👌

Dock hör jag fortfarande samma fras under öppning 😄 Det kanske är vanan, men skulle varit utmärkt om du ändrar den med din nästa samtal. Det står också i rutinen

hur vi ska börja samtalet:
https://wiki-vendors.klarna.net/wiki/CS:Rules_for_Effective_Customer_Conversations_Phone_(CS_1st_line_Routine)#Welcome

Welcome

> Always welcome the customer by stating your first name and the fact that the customer is calling with Klarna.
>
> Example:
>
> > *"Hi, Welcome to Klarna my name is John,* ***how can I help you?"***
> >
> > *"Hello, this is John from Klarna.* ***How can I help you?"***

Jag lovar att du kommer att låta mer välkomnande, mjukare och vänligare 🙂 Och det kommer kunder att uppskatta samt att samtalet kommer också bli mer mjukt och vänlig

Renate Lebedeva 10:37 PM

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QA Audit W22
Canvas | 2 min read

📅 **date of audit:** 27.05.2025

QA reviewed by: Ulf Borg

Renate Lebedeva 10:50 PM

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QA Audit W22
Canvas | 2 min read

date of audit: 28.05.2025

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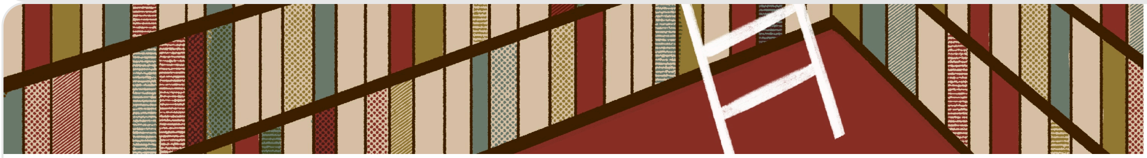
QA Audit W22
Canvas | 2 min read



date of audit: 29.05.2025

QA reviewed by: Ulf Borg

Zakaria Atiwi 11:20 AM
Hej Renate, vet du om bilbesiktning räknas som en tjänst som inte täcks av Köparskyddet (edited)

Renate Lebedeva 11:29 AM
Har du SCP?

Det är ju en tjänst, så jag skulle säga att det ingår inte

Klarnas köparskyddspolicy omfattar inte följande:

> Alla köp av tjänster eller evenemangsköp, såsom konsertbiljetter, flygbiljetter, boende eller andra tjänster såsom skönhetsbehandlingar.

(edited)

Outcome: The agent provided the customer with the details of their debts and sent

Zakaria Atiwi 11:47 AM
Ja Kiki gave samma svar, ville dubbelkolla, tack

❤️ 1

Renate Lebedeva 11:51 AM
Såklart! Fråga alltid och sorry för sent svar

Zakaria Atiwi 11:54 AM

Ingen fara,

Renate Lebedeva 12:43 PM

Jag ville bara säga att det redan syns suuuper stor förbättring - i maj det verkar som att du har kämpat hårt och fått det upp till 80% på CR och 84% på CSAT 👏⭐ Jag är väldigt, väldigt glad och stolt av dig!

Renate Lebedeva 10:21 AM

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QA Audit W23

Canvas | 3 min read

date of audit: 2.06.2025

QA reviewed by: Ulf Borg

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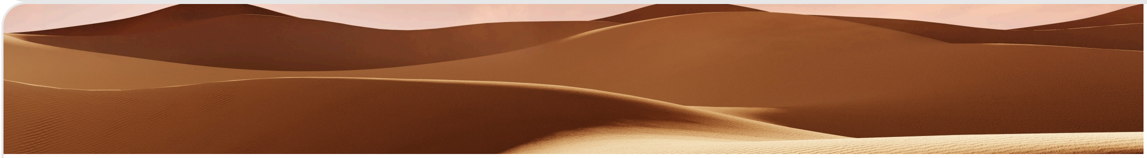
QA Audit W23

Canvas | 3 min read



date of audit: 3.06.2025

QA reviewed by: Ulf Borg

Zakaria Atiwi 11:03 AM

Cheers thanks for the feedback

❤️ 1

Zakaria Atiwi 10:49 AM
FYI, I just sent an escalation in your name for errand 4612043225233553900. Consumer submitted refund form 22 days ago as per FD 45667982 and has not received the refund yet

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Renate Lebedeva 9:29 AM
Good morning! Ok, next time, if I am not present, please escalate in another TL's name after approval

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Renate Lebedeva 3:38 PM
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QA Audit W23
Canvas | 3 min read

date of audit: 4.06.2025

QA reviewed by: Ulf Borg

Shared this canvas: QA …

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QA Audit W23
Canvas | 3 min read

date of audit: 5.06.2025

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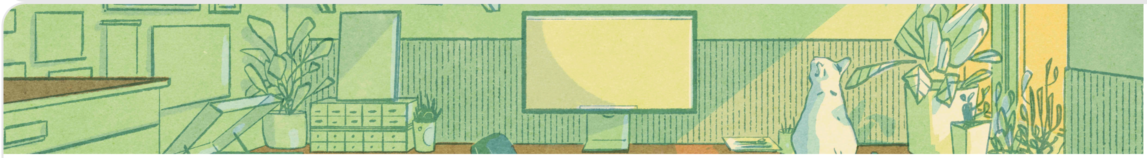
QA Audit W23

Canvas | 2 min read



date of audit: 6.06.2025

QA reviewed by: Ulf Borg

Renate Lebedeva 3:52 PM

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QA Audit W24

Canvas | 2 min read

date of audit: 10.06.2025

QA reviewed by: Ulf Borg

Renate Lebedeva 9:25 PM

Shared this canvas: QA …

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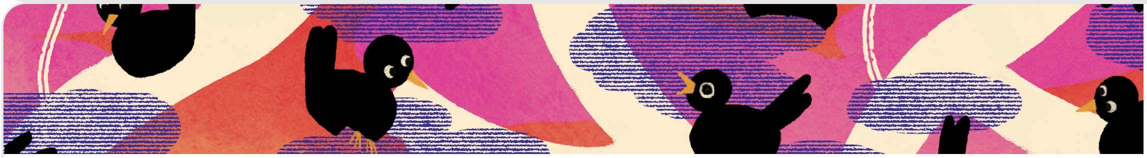
QA Audit W24
Canvas | 3 min read



date of audit: 18.06.2025

Zakaria Atiwi 4:50 PM

1 x Escalation made today

Consumers first dispute was made by mistake. Second was closed was closed automatically. We cannot dispute it any longer. Please help him. He did not receive the goods. Another dispute from the same company was solved in his favor (see order ref M26JJK2J).

https://apps.mypurecloud.de/directory/#/analytics/interactions/bdac3467-da1c-4528-804e-285683649847/admin

https://service-center-eu.klarna.net/websites/service-center-portal/transaction/krn:mood-eu:order:6bc60638-55a1-422e-8ede-87f6efca6caa/krn:mood-eu:capture:83906ff0-a1a7-4da0-b6e4-8ffcf563df36?linked_contact=krn%3Aphone-eu%3Acontact%3Abdac3467-da1c-4528-804e-285683649847

Renate Lebedeva 3:10 PM

Hej! Alltid sök godkännande av en TL som är på plats och skriv i deras namn 😉 Det är helt ok

Zakaria Atiwi 4:04 PM

Ok tack

Renate Lebedeva 4:20 PM

vi sitter i runda rummet där på HR sidan, där ni hade training

Renate Lebedeva 8:15 PM

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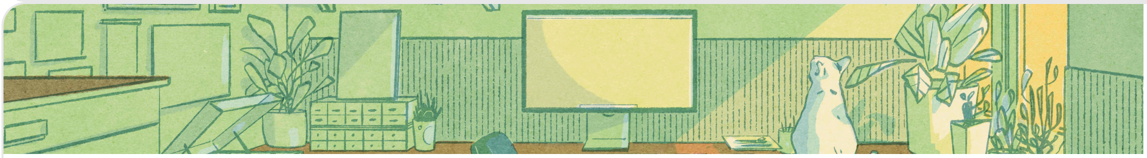
QA Audit W24
Canvas | 2 min read



date of audit: 19.06.2025

QA reviewed by: Ulf Borg

Renate Lebedeva 10:00 AM

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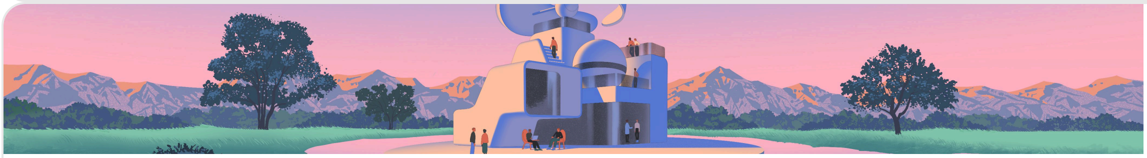
QA Audit W25
Canvas | 2 min read



date of audit: 25.06.2025

QA reviewed by: Ulf Borg

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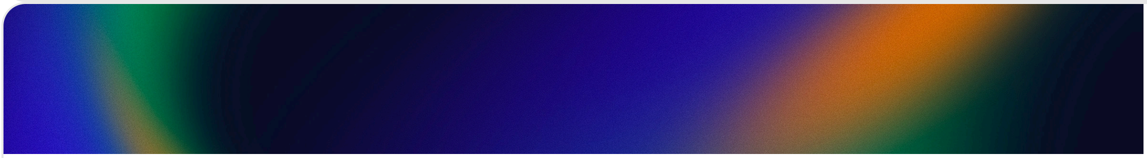
QA Audit W25
Canvas | 2 min read



date of audit: 26.06.2025

QA reviewed by: Ulf Borg

Renate Lebedeva 11:22 AM

Hejsan! Kan du komma förbi mig sen?

Du kan sätta på meeting status

Renate Lebedeva 5:16 PM

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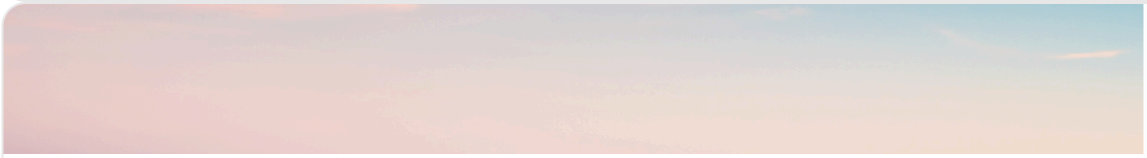
QA Audit W26

Canvas | 2 min read



date of audit: 30.06.2025

QA reviewed by: Ulf Borg

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QA Audit W26

Canvas | 2 min read

date of audit: 2.07.2025

QA reviewed by: Ulf Borg

Renate Lebedeva 4:51 PM

Shared this canvas: QA …

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QA Audit W27
Canvas | 3 min read

date of audit: 3.07.2025

QA reviewed by: Ulf Borg

Renate Lebedeva 3:07 PM
Hejsan, vi tar snack med Alex och Phelicia om 30 min, ok?

Zakaria Atiwi 3:25 PM
Jag kan inte delta i ett möte om ett sådant ämne

Renate Lebedeva 11:42 AM

Shared this canvas: QA …

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QA Audit W28
Canvas | 3 min read

date of audit: 7.07.2025

QA reviewed by: Ulf Borg

Zakaria Atiwi 2:18 PM
https://service-center-eu.klarna.net/websites/service-center-portal/persona/eaf5ec36-90cf-4[…]-db0d-4aa7-aca3-d8ced8f3adb4?tab=REJECTED_TRANSACTIONS

Missing Link

Renate Lebedeva 2:54 PM
Multiple invoices can be generated on an order due to the following reasons:

1. **Multiple Captures**: Klarna allows for multiple captures on an order, which is useful when a store processes parts of an order at different times. This is known as the One-Balance approach. It ensures that if one capture is impacted, the remaining parts or items of the order can still be completed (2).
2. **Order Splitting**: An order can be split into multiple captures/orders if the store processes parts of the order on different days. This can occur for stores that have multiple sellers, like Wish.com. With the One Balance approach, the monthly payment will be allocated to each capture accordingly versus multiple payments coming out at separate times (4).

These processes allow for flexibility in handling orders and ensure that consumers can receive parts of their order even if other parts are delayed or processed separately.

1.CS:Refinancing (CS 1st line Routine)
2.CS:Pay in N (CS Routine)
3.CS:Updating personal details (CS Routine)
4.CS:Term Loans (CS Routine)
5.CS:Order cancelation (CS 1st line Routine)

Pay in 60 Days is a payment option offered by Klarna that allows consumers to make a purchase and defer payment for 60 days from the date of purchase. This option is available in Sweden (SE) and comes with a service fee ranging from 29 to 49 SEK, depending on the order value. The payment is made manually via the Klarna website or app within the specified period. This option gives consumers the freedom to try out products before committing to payment, and it is covered by Klarna's Buyer Protection (2).

1. CS:Refunds Self-Service options for Customer Service
2. CS:Pay Later (CS Routine)
3. CS:Klarna Pay in Full by Bank (CS Routine)
4. CS:Contact details (CS Routine)